

# Exhibit 2

## Fwd: Startup Business Presentation

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Attachments: CreditBridge - Financing Partner Deck (July 2015).pdf (611.88 kB)

Check it out!

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CreditBridge

Financial Tools for a Borderless World



## Opening the American Credit System to Newcomers

CreditBridge is filling a gap in the American credit structure and enabling expats to live fuller lives

### The Expat Credit Problem

- New arrivals face difficulties getting credit
  - Credit cards, apartment leases, mortgages, etc.
- Lack of credit history is the problem
  - No SSN / U.S. payment history
  - Inconsistent data collection regimes
- Those who do qualify confront high interest rates and low borrowing limits
  - Even with H1B1

**Fact:** Approximately 750,000 immigrants / expats arrive each year in the U.S.

### Credit Gaps with Other Groups

- Students, young people are also “new arrivals” to the credit data regime
  - Significant family resources can be a source of financial stability
- People with past credit trouble can be good borrowing risks despite past data

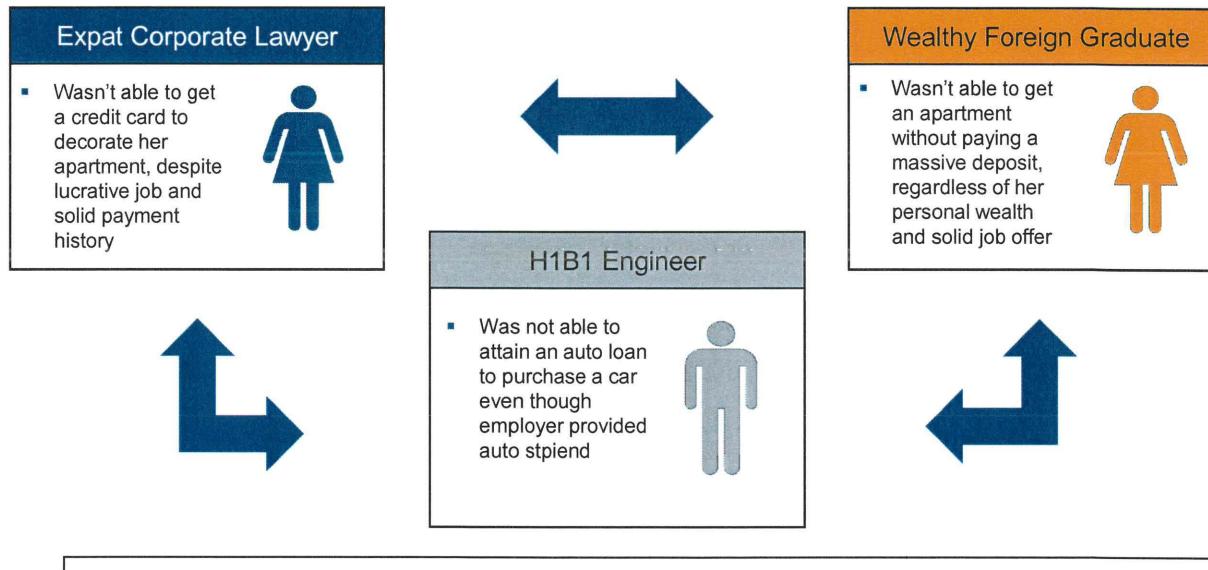
### CreditBridge Solves Information Gap

- CreditBridge – alternative lending platform
  - Branded secured cards build credit
  - Evolution to traditional card lending as borrower repayment data grows
  - Partner banks facilitate custodianship, borrowing, and payment systems



## Getting Hung Up in the American Credit Machine

The American system of credit can trip expats up, regardless of their past financial responsibility





## A Large, Un-addressed, Rapidly-Growing Market

The expat consumer credit market is largely ignored by existing financial institutions despite its significant size

### Market Size

- Potential addressable market of \$5.2bn
  - Credit card lending
  - Lease guaranties
  - Mortgage lending
  - Auto lending

### Potential Industry Revenue by Category

- Significant potential from credit card; mortgage demand is large long-term vertical

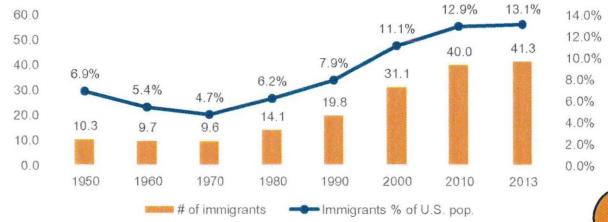


### Geographic Potential

- China and India (27% combined) are biggest, but Canada and Pakistan are also large
- Significant business potential from affluent expats from Europe, Asia

### U.S. Foreign Born Population

- Secular trend of larger foreign born population both on absolute and relative basis





## Growth Opportunity for Partners

CreditBridge offers significant revenue opportunities for partner banks

Partnership Fundamentals		Strategic Importance for Partners	
▪ Bounty/ interchange fee revenue for CB		▪ High-yield asset; revenue opportunity	
▪ Interchange / interest revenue for banks		▪ Develops high-LTV customers for cross-selling	
<b>Illustrative Vertical Revenue - Expat / Immigrant Secured Cards Only</b>			
CreditBridge		Financing Partners	
Potential Customer Pool <sup>(1)</sup>	2,297,944	Potential Customer Pool <sup>(1)</sup>	2,297,944
Annual Cardholder Bounty	\$50.00	Interchange Exchange Fee %	1.5%
Approval Bounty Revenue	\$114,897,218	Interchange Fee Share Retained	80.0%
Active Usage Rate	65.0%	Avg. Card Transaction Volume	\$20,000
Active Usage Bounty	\$100.00	Total Interchange Revenue	\$551,506,644
Active Usage Bounty Revenue	\$149,366,383	Potential Customer Pool <sup>(1)</sup>	2,297,944
<b>Total Bounty Revenue</b>	<b>\$264,263,600</b>	Average Balance	\$1,500
Potential Customer Pool <sup>(1)</sup>	2,297,944	Interest Rate	15.0%
Interchange Exchange Fee %	1.5%	Total Interest Revenue	\$517,037,479
Interchange Fee Share Retained	20.0%		
Avg. Card Transaction Volume	\$20,000		
<b>Total Interchange Revenue</b>	<b>\$137,876,661</b>		
<b>Total CreditBridge Revenue</b>	<b>\$402,140,261</b>	<b>Total Partner Revenue</b>	<b>\$1,068,544,123</b>

(1) Figured derived from aggregate retention of annual 723,762 immigrant inflow as follows: 80%, 60%, 40%, 20%, 10%, 5%, 2.5%



## Fragmented Competitive Landscape

A number of entities serve portions of the expat consumer credit market although none directly

Credit Score Providers	Next Generation Banking	Credit Card Providers

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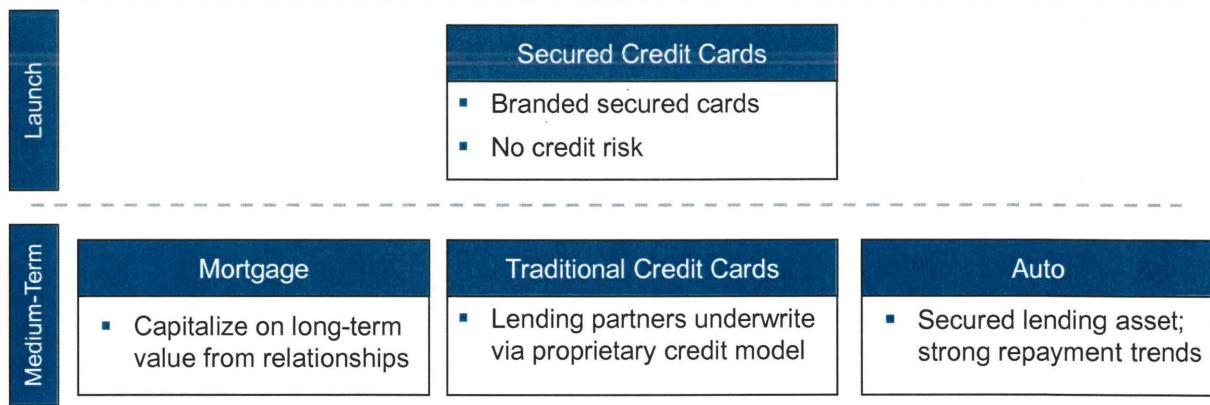


## Phased Product Development

The Company will launch with prepaid credit cards, followed by traditional credit cards and other options in the medium-term

### Product Assortment – Initial Focus on Secured Credit Cards

- Partnerships with credit card issuer banks
  - Customers deposit funds for secured card
  - Bank lends against security
- Brand dedicated to building borrower credit
  - Credit reporting provided
  - Regular reporting to bureaus
  - Improves borrower credit quickly
  - Over time, raises credit limit above security



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## Strong Revenue Drivers

Several sources of leverage with customers and partners will power strong revenue streams

Primary Credit Card Revenue Drivers	Ancillary Credit Card Revenue Drivers
<ul style="list-style-type: none"> <li>▪ Multiple revenue streams:           <ul style="list-style-type: none"> <li>▪ Credit card bounties               <ul style="list-style-type: none"> <li>➢ Paid by bank upon opening account</li> <li>➢ Incentive-based compensation for bringing in active customers</li> </ul> </li> <li>▪ Transaction fees               <ul style="list-style-type: none"> <li>➢ Interchange fee sharing arrangement with issuer bank</li> </ul> </li> <li>▪ Membership fees               <ul style="list-style-type: none"> <li>➢ Up to \$100 per year</li> </ul> </li> <li>▪ Interest income               <ul style="list-style-type: none"> <li>➢ Interest revenue earned from revolving credit borrowings</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Proprietary credit model           <ul style="list-style-type: none"> <li>▪ Apples-to-apples scoring with FICO</li> </ul> </li> <li>▪ Digital affiliate marketing fees</li> <li>▪ Partner affiliate fees           <ul style="list-style-type: none"> <li>▪ Financial planning software, next-gen asset managers, payments</li> </ul> </li> </ul>

### Market Recognition of Value in Credit Data

- TransUnion has filed an S-1 for its IPO slated to occur later in 2015 for approximately \$4bn of equity value



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## Credit Modeling

CreditBridge's proprietary credit model assesses risks and informs the lending process

Modeling Inputs	Product Impact
<ul style="list-style-type: none"> <li>▪ Incorporates traditional data, data from secured card program, state-of-the-art analysis           <ul style="list-style-type: none"> <li>▪ Traditional data:               <ul style="list-style-type: none"> <li>➢ Net worth, income, payment history</li> </ul> </li> <li>▪ Secured card data               <ul style="list-style-type: none"> <li>➢ Existing borrower payments analyzed</li> </ul> </li> <li>▪ Cutting-edge analysis               <ul style="list-style-type: none"> <li>➢ Next-gen data analytics</li> <li>➢ Foreign credit data extraction                   <ul style="list-style-type: none"> <li>— Consent / Opt-in</li> <li>— Relationships with credit bureaus</li> </ul> </li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Enables product that evolves with consumer           <ul style="list-style-type: none"> <li>▪ Credit-limit gradually rises above security</li> <li>▪ Leads to higher transaction volume</li> <li>▪ More customers retained; higher LTV</li> </ul> </li> </ul>

### What Makes Our Model Different?

- Unique capability and relationships to locate and extract international credit history data
- Focus and knowledge of specific needs / risks of expat borrowers in the United States



## Attracting Quality Borrowers

The Company's unique blend of marketing techniques will enable it to ensure a steady supply of quality borrowers

Marketing Outreach	Target Customers
<ul style="list-style-type: none"> <li>▪ Targeted strategy to reach audience while minimizing cost of acquisition</li> <li>▪ Marketing Channels:           <ul style="list-style-type: none"> <li>▪ Digital               <ul style="list-style-type: none"> <li>➢ Social Media (e.g., Facebook)</li> <li>➢ Paid Search</li> </ul> </li> <li>▪ Partner Marketing / Referrals               <ul style="list-style-type: none"> <li>➢ Employers of high-income expats / foreign nationals</li> <li>➢ Professional employers (e.g., law firms, investment banks, consulting firms, technology firms)</li> <li>➢ H1B1 Visa-assistance groups</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Primary target customer           <ul style="list-style-type: none"> <li>▪ English-speaking professional having entered in the United States recently</li> </ul> </li> <li>▪ Ancillary target customer           <ul style="list-style-type: none"> <li>▪ College students, underbanked individuals</li> </ul> </li> <li>▪ Relationships with key partners will facilitate outreach to these groups</li> </ul>

### Key Marketing Partnerships



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## Perceived Risks and Realities

Despite the presence of a few risks, CreditBridge has a roadmap for overcoming foreseeable obstacles

Lack of Need	<ul style="list-style-type: none"> <li>▪ Few alternatives are available for people with sparse credit history</li> <li>▪ Market research reveals this is an issue for millions of people</li> <li>▪ Credit is essential to modern consumer life</li> </ul>
Difficulty to Achieve Scale	<ul style="list-style-type: none"> <li>▪ Almost 750,000 new arrivals entered in 2013</li> <li>▪ Large percentage of new arrivals population are financially robust</li> <li>▪ Ancillary markets (e.g., students) reach into millions of borrowers</li> </ul>
Difficulty Modeling Risk	<ul style="list-style-type: none"> <li>▪ Alternative credit scoring systems have been in use for decades</li> <li>▪ Pull such practices into U.S. based on substantial global precedent</li> <li>▪ International risk models exist but are ignored / disregarded</li> </ul>
Regulatory Risk	<ul style="list-style-type: none"> <li>▪ Willingness to work with existing bank risk management protocol</li> <li>▪ Credit card assets fit into existing regulatory regime (e.g., FDIC)</li> <li>▪ Know-your-customer risks are manageable</li> </ul>



## CreditBridge Team and Follow-up

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